

TOWNSEND and TOWNSEND and CREW LLP

By: /Cindy M. Keefe/
Cindy M. Keefe

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Lynn Holm-Blagg et al.

Application No.: 10/025,092

Filed: December 19, 2001

For: FINANCIAL TRANSACTION
ACCOUNT USAGE PARAMETER
ACCESS AND CONTROL METHOD

Customer No.: 20350

Confirmation No.: 5079

Examiner: Olabode Akintola

Art Unit: 3691

FIFTH SUPPLEMENTAL
INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are not enclosed.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Related U.S. Patent Application Office Actions are cited in this Information Disclosure Statement. Copies of any Office Actions in such Patent Applications are available

via the USPTO's PAIR or electronic file wrapper system so copies of such Office Actions are not being supplied. If the Examiner desires copies of such Office Actions, the Examiner should contact the undersigned.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

Please charge the IDS fee of \$180 to Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

/William J. Daley/

William J. Daley
Reg. No. 52,471

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, Eighth Floor
San Francisco, California 94111-3834
Tel: 303-571-4000
Fax: 303-571-4321
WJD:c2k